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| TRANSMITTAL FORM (to be used for all correspondence after initial filing) | Application Number | 10/821,504 | |
| | Filing Date | 04/09/2004 | |
| | First Named Inventor | Jeff Eder | |
| | Art Unit | 3828 | |
| | Examiner Name | | |
| Total Number of Pages in This Submission | 16 | Attorney Docket Number | AR-65 |

| ENCLOSURES (Check all that apply) | | |
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| Remarks Managing Credit Risk excerpt (5 pages), Gates tries to inspire future techies (3 pages) | | |

| SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT | | |
|--|-------------------|----------|
| Firm Name | Asset Trust, Inc. | |
| Signature | /B.J. Bennett/ | |
| Printed name | B.J. Bennett | |
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